

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

1. (Original) A method for transferring funds in an online transaction between a first party and a second party, the method comprising steps of:

determining a first account associated with the first party;

determining a second account associated with the second party, wherein at least one of the first account and the second account is a bank account;

initiating a first transfer between the first account and a third account, wherein the third account is not associated with either the first party or the second party;

receiving notification that the first transfer has cleared; and

initiating a second transfer between the third account and the second account, wherein the second-listed initiating step occurs before the receiving step.
2. (Original) The method for transferring funds in the online transaction between the first party and the second party as recited in claim 1, wherein the first-listed and second-listed initiating steps occur as part of the same session with the automated clearinghouse (ACH) network.
3. (Original) The method for transferring funds in the online transaction between the first party and the second party as recited in claim 1, wherein at least one of the first initiating step and the second initiating step comprise a step of sending transfer information to the ACH network.

4. (Original) The method for transferring funds in the online transaction between the first party and the second party as recited in claim 1, wherein both the first account and the second account are bank accounts.

5. (Original) The method for transferring funds in the online transaction between the first party and the second party as recited in claim 1, further comprising steps of:
storing information on a plurality of accounts associated with the first party; and
receiving selection of the first account from the plurality of accounts.

6. (Original) The method for transferring funds in the online transaction between the first party and the second party as recited in claim 4, further comprising steps of:
determining types of accounts acceptable to the second party as funds sources;
culling the plurality of accounts to present only account types acceptable to the second party; and
presenting the culled plurality of accounts to the first party.

7. (Original) The method for transferring funds in the online transaction between the first party and the second party as recited in claim 1, wherein a first amount of the first transfer is larger than a second amount of the second transfer.

8. (Original) The method for transferring funds in the online transaction between the first party and the second party as recited in claim 1, wherein first account information for the first account is not accessible to the second party.

9. (Previously Presented) The method for transferring funds in the online transaction between the first party and the second party as recited in claim 1, deducting a service fee from a first amount of the first transfer to determine a second amount of the second transfer.

10. (Original) The method for transferring funds in the online transaction between the first party and the second party as recited in claim 1, wherein the second-listed initiating step is automatically performed.

11. (Canceled)

12. (Original) A method for transferring funds in an online transaction between a first party and a second party, the method comprising steps of:

determining a first account associated with the first party;

determining a second account associated with the second party;

initiating a first transfer between the first account and a third account, wherein the third account is not associated with either the first party or the second party;

receiving notification that the first transfer has cleared; and

initiating a second transfer between the third account and the second account,
wherein:

the second-listed initiating step occurs before the receiving step, and

wherein the first-listed initiating step comprises a step of sending transfer information to the automated clearinghouse (ACH) network.

13. (Original) The method for transferring funds in the online transaction between the first party and the second party as recited in claim 12, wherein at least one of the first account and the second account is a bank account.

14. (Original) The method for transferring funds in the online transaction between the first party and the second party as recited in claim 12, wherein both the first account and the second account are bank accounts.

15. (Original) The method for transferring funds in the online transaction between the first party and the second party as recited in claim 12, wherein the first-listed and second-listed initiating steps occur substantially simultaneously.

16. (Original) The method for transferring funds in the online transaction between the first party and the second party as recited in claim 12, further comprising steps of:
storing information on a plurality of accounts associated with the first party; and
receiving selection of the first account from the plurality of accounts.

17. (Original) The method for transferring funds in the online transaction between the first party and the second party as recited in claim 16, further comprising steps of:
determining types of accounts acceptable to the second party as funds sources;
culling the plurality of accounts to present only account types acceptable to the second party; and
presenting the culled plurality of accounts to the first party.

18. (Original) The method for transferring funds in the online transaction between the first party and the second party as recited in claim 12, wherein a first amount of the first transfer is larger than a second amount of the second transfer.

19. (Canceled)

20. (Original) A method for transferring funds in an online transaction between a first party and a second party, the method comprising steps of:
storing information on a plurality of accounts associated with the first party;
receiving selection of a first account from the plurality of accounts;
determining a second account associated with the second party;

initiating a first transfer between the first account and a third account, wherein the third account is not associated with either the first party or the second party;

receiving notification that the first transfer has cleared; and

initiating a second transfer between the third account and the second account,

wherein:

the second-listed initiating step occurs before the receiving step,

at least one of the first-listed initiating step and the second-listed initiating step comprise a step of sending transfer information to the automated clearinghouse (ACH) network,

a first amount of the first transfer is larger than a second amount of the second transfer, and

the information on the plurality of accounts is not accessible to the second party.

21. (Original) The method for transferring funds in the online transaction between the first party and the second party as recited in claim 20, further comprising steps of:

determining types of accounts acceptable to the second party as funds sources;

culling the plurality of accounts to present only account types acceptable by the second party; and

presenting the culled plurality of accounts to the first party.

22. (Original) The method for transferring funds in the online transaction between the first party and the second party as recited in claim 20, wherein authorization by the first party triggers automatic performance of the two initiating steps and the second-listed receiving step.